

State of Washington
Office of the Insurance Commissioner
1998 Washington Market Share and Loss Ratio
Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

| Rank | Company Name | NAIC Code | Dom | Direct Premiums Written | Market Share | Direct Premiums Earned | Direct Losses Incurred | Loss Ratio(1) |
|--------------------------------|------------------------------------|-----------|-----|-------------------------|--------------|------------------------|------------------------|---------------|
| 1 | Safeco Ins Co Of Amer | 24740 | WA | \$94.335 | 15.86% | \$91.214 | \$62.795 | 68.84% |
| 2 | State Farm Fire And Cas Co | 25143 | IL | \$90.148 | 15.16% | \$89.327 | \$58.124 | 65.07% |
| 3 | Farmers Ins Co Of WA | 21644 | WA | \$74.801 | 12.58% | \$71.377 | \$50.672 | 70.99% |
| 4 | Allstate Ins Co | 19232 | IL | \$65.428 | 11.00% | \$63.242 | \$33.754 | 53.37% |
| 5 | Pemco Mut Ins Co | 24341 | WA | \$40.035 | 6.73% | \$38.233 | \$29.709 | 77.70% |
| 6 | Mutual Of Enumclaw Ins Co | 14761 | WA | \$23.783 | 4.00% | \$22.826 | \$15.959 | 69.92% |
| 7 | United Services Auto Assoc | 25941 | TX | \$19.647 | 3.30% | \$18.975 | \$9.948 | 52.42% |
| 8 | State Farm General Ins Co | 25151 | IL | \$15.142 | 2.55% | \$16.360 | \$12.277 | 75.05% |
| 9 | Unigard Ind Co | 25798 | WA | \$11.980 | 2.01% | \$11.991 | \$7.264 | 60.58% |
| 10 | Hartford Ins Co Of The Midwest | 37478 | IN | \$11.443 | 1.92% | \$10.962 | \$7.334 | 66.91% |
| 11 | Grange Ins Assn | 22101 | WA | \$8.641 | 1.45% | \$8.587 | \$4.423 | 51.51% |
| 12 | USAA Cas Ins Co | 25968 | FL | \$8.342 | 1.40% | \$7.789 | \$4.708 | 60.45% |
| 13 | Continental Ins Co | 35289 | NH | \$7.750 | 1.30% | \$7.267 | \$3.868 | 53.23% |
| 14 | North Pacific Ins Co | 23892 | OR | \$6.703 | 1.13% | \$7.002 | \$4.905 | 70.05% |
| 15 | Unigard Ins Co | 25747 | WA | \$6.541 | 1.10% | \$6.244 | \$3.797 | 60.81% |
| 16 | Viaiant Ins Co | 20397 | NY | \$6.346 | 1.07% | \$5.927 | \$5.537 | 93.41% |
| 17 | Metropolitan Property & Cas Ins Co | 26298 | RI | \$6.067 | 1.02% | \$5.738 | \$3.938 | 68.63% |
| 18 | Countrv Mut Ins Co | 20990 | IL | \$6.013 | 1.01% | \$5.749 | \$3.993 | 69.45% |
| 19 | American States Preferred Ins Co | 37214 | IN | \$5.788 | 0.97% | \$5.767 | \$3.098 | 53.71% |
| 20 | Nationwide Mut Fire Ins Co | 23779 | OH | \$5.172 | 0.87% | \$5.146 | \$2.061 | 40.06% |
| 21 | Farmers Ins Exch | 21652 | CA | \$5.094 | 0.86% | \$5.121 | \$3.997 | 78.05% |
| 22 | American Economy Ins Co | 19690 | IN | \$4.990 | 0.84% | \$5.287 | \$3.763 | 71.17% |
| 23 | Liberty Mut Fire Ins Co | 23035 | MA | \$3.704 | 0.62% | \$3.485 | \$3.367 | 96.60% |
| 24 | Pioneer Ins Co | 40312 | MN | \$2.796 | 0.47% | \$2.808 | \$1.635 | 58.23% |
| 25 | Oregon Mut Ins Co | 14907 | OR | \$2.683 | 0.45% | \$2.714 | \$2.104 | 77.53% |
| 26 | Depositors Ins Co | 42587 | IA | \$2.639 | 0.44% | \$2.331 | \$1.268 | 54.41% |
| 27 | Allstate Ind Co | 19240 | IL | \$2.562 | 0.43% | \$2.199 | \$1.397 | 63.55% |
| 28 | American Manufacturers Mut Ins Co | 30562 | IL | \$2.467 | 0.41% | \$2.526 | \$995 | 39.41% |
| 29 | Prudential Property & Cas Ins Co | 32352 | IN | \$2.384 | 0.40% | \$2.576 | \$1.390 | 53.96% |
| 30 | Ace Fire Underwriters Ins Co | 20702 | PA | \$2.366 | 0.40% | \$2.117 | \$1.608 | 75.96% |
| 31 | Amica Mut Ins Co | 19976 | RI | \$2.166 | 0.36% | \$2.084 | \$1.366 | 65.52% |
| 32 | Standard Fire Ins Co | 19070 | CT | \$1.942 | 0.33% | \$1.768 | \$1.242 | 70.24% |
| 33 | Farmers Home Mut Ins Co | 13846 | MN | \$1.805 | 0.30% | \$1.858 | \$370 | 19.91% |
| 34 | St Paul Guardian Ins Co | 24775 | MN | \$1.708 | 0.29% | \$1.675 | \$782 | 46.70% |
| 35 | Travelers Ind Co Of Amer | 25666 | CT | \$1.660 | 0.28% | \$971 | \$750 | 77.24% |
| 36 | American Bankers Ins Co Of FL | 10111 | FL | \$1.659 | 0.28% | \$1.491 | \$627 | 42.03% |
| 37 | Valley Ins Co | 14133 | CA | \$1.655 | 0.28% | \$1.581 | \$1.003 | 63.42% |
| 38 | Nationwide Mut Ins Co | 23787 | OH | \$1.619 | 0.27% | \$1.599 | \$935 | 58.51% |
| 39 | American Automobile Ins Co | 21849 | MO | \$1.612 | 0.27% | \$1.356 | \$501 | 36.96% |
| 40 | Fidelity & Casualty Co Of NY | 35270 | NH | \$1.581 | 0.27% | \$1.576 | \$518 | 32.85% |
| All 137 Other Companies | | | | \$31.421 | 5.28% | \$30.607 | \$19.179 | 62.66% |
| Totals (Loss Ratio is average) | | | | \$594.617 | 100.00% | \$577.452 | \$376.959 | 65.28% |

(1)Excluding all Loss Adjustment Expenses (LAE)